

Docket No.  
105026/0002  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants      Andrew Casper  
Serial No.      09/521,636      Group Art Unit:      2768  
Filed            March 8, 2000      Examiner:  
For              SECURE TRANSACTION PROCESSING SYSTEM AND  
                  METHOD

October 17, 2001

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 C.F.R. §1.97 and 1.98 in order to comply with the duty of disclosure under 37 C.F.R. §1.56. The documents set forth in the Information Disclosure Statement were recited in the International Search Report dated August 2, 2001 and are being brought to the Examiner's attention for that reason. A copy of each citation together with the Search Report is enclosed for the convenience of the Examiner.

**Certificate of Mailing (37 C.F.R. 1.8)**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231, on OCTOBER 17, 2001.

Typed or printed name of person signing this certificate:

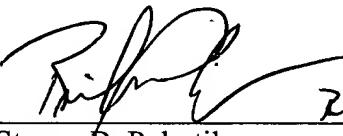
RICHARD ESKEW

Signature:

Because this Information Disclosure Statement is being filed within three (3) months of the issuance of the International Search Report and prior to the mailing of a first office action, no fee is due.

Applicant respectfully requests that the Examiner make this citation of record in the subject application. Early and favorable action is earnestly solicited.

Respectfully submitted

  
for REG. NO. 48,874  
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